



Delaware Disaster



Recovery

People Helping People

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Boy Scout Troop 911 of Milford is the first in the country to win badges for Project Impact.

Delaware scouts “disaster resistant”

With a motto of “Be Prepared” and a troop number of 911, it makes sense that the Milford, Delaware, boy scouts would be interested in a Federal Emergency Management Agency (FEMA) initiative that helps communities become disaster resistant.

“I read about *Project Impact* and I knew it was about community involvement,” said Assistant Scoutmaster Mark Feiler. “That’s what scouting is all about. I knew we had to get involved.”

Milford is the second Delaware city after Lewes to become part of *Project Impact: Building Disaster Resistant Communities*. The initiative brings together all parts of a community to assess risks and develop risk-reduction activities.

Feiler and his scouts, including his son, C.J., got involved in Milford’s initial planning meetings and then started spreading the word.

Then the boys participated in a six-hour training session conducted by FEMA’s Region III. After completing the training, the boys were awarded the first *Project Impact* badge as well as the Boy Scout Surveying Badge.

They also put their skills to work plotting the location of propane and oil tanks in low-level areas of Milford. The city’s building inspectors will follow up to ensure the tanks are properly secured.

In addition, the scouts plotted which areas of town are likely to be flooded. Hurricane Floyd raised their awareness about disasters.

“There was a concern about Hurricane Floyd,” said Feiler. “They were ready to mobilize two days before the hurricane to hand out *Project Impact* literature.”

“The boys participation in the initiative serves as an example to all organizations and companies as to how easy it is to get involved, informed and prepared,” said Charles Gray, executive director of Milford’s Chamber of Commerce and co-chair of the city’s *Project Impact* committee.

For information about *Project Impact*, see the FEMA website www.fema.gov or call 1-800-227-4731 and ask for the *Project Impact* information packet.

HELP IS STILL AVAILABLE

News of the imminent closing of the state/federal Disaster Recovery Center in Wilmington has brought concern to some New Castle County citizens that all federal and state disaster help might cease. This is not the case. Help will still be available for those citizens suffering damages from the storm and flooding Sept. 15 – 17.

Representatives of the U.S. Small Business Administration (SBA) and the Federal Emergency Management Agency (FEMA) will be available at the 2111 W. Newport Pike office until Oct. 14 to answer questions and assist with applications.

The deadline for applying for disaster assistance through FEMA and SBA is **Nov. 19**. To register for disaster assistance call the toll-free registration line: **1-800-462-9029 (TTY: 1-800-462-7585)**.

If you have disaster-related questions and have already applied for assistance, call the FEMA Helpline at: **1-800-525-0321 (TTY: 1-800-462-7585)**.

If you have questions about state disaster assistance programs, call the Delaware Emergency Management Agency (DEMA) Helpline. The toll-free number is: **1-800-464-4357 (TTY: 1-800-560-3372)**.

Apply by Phone

1-800-462-9029
(TTY: 1-800-462-7585)

7 a.m. to 7 p.m.
Seven Days a Week

TOLL FREE



A message from
Federal Coordinating Officer
Steven Adukaitis

When Hurricane Floyd hit Delaware on Sept. 15, first responders were on the scene, offering help where it was needed and making sure that people caught in the path of the storm were taken to safer ground. City and county police, fire rescue organizations and emergency managers spent many long, arduous hours on the job. Delaware Emergency Management Agency (DEMA) personnel were at their posts, monitoring all phases of the emergency, giving aid as needed. American Red Cross personnel opened up shelters for those driven from their homes. And there were many others, far too numerous to name, who gave their best efforts to help. The gratitude of the populace goes out to them.

As the recovery phase began, there were still things to be done: debris to remove, houses to clean, utilities to reconnect and lives to be reconstructed. We don't have all the names of the many good Samaritans who helped, but our thanks and the thanks of the storm victims go out to you.

Those who suffered damages, but have not yet registered for assistance, can register until the deadline — Nov. 19 — by calling the toll-free line, **1-800-462-9029**. Those who have already registered, but have questions other can talk to FEMA personnel at 2111 West Newport Pike through Oct. 14.



A message from
State Coordinating Officer
Vince Sakovich

This disaster has presented some unique challenges and opportunities. First, it is the first presidential declaration ever in Delaware due to a hurricane. Second, it is the first time Delaware has ever requested and received assistance from FEMA's "Individual Assistance" program, which offers help to individuals and businesses. Third, it is the first time we used the new system of running the "Public Assistance" program, the program that helps pay for emergency services and damage to public facilities.

These programs are being implemented quickly and are producing effective aid for the people of Delaware. The federal coordinating officer and his staff have worked hard and cooperated in every way possible with the DEMA staff and me. City and county and volunteer agencies have gone to extraordinary lengths to help those affected by the disaster. All of us from DEMA and FEMA extend our thanks to them.

Within three days of the declaration, FEMA, DEMA and the volunteer agencies opened a joint office to give assistance and information to those in need. Though the last staff members in that location will leave Oct. 14, I want the people of Delaware to know that assistance will still be available.

Our programs will not remove all the emotional or financial harm caused by Floyd—but we can help. Please call and give us that chance.

Protect your home from future damage

Many New Castle residents have cleaned up basements that have filled with sewage or water. They've torn out wet drywall and carpeting. They've replaced water heaters and furnaces. How can you keep from having to do this the next time disaster strikes?

Following are some low-cost measures to keep these damages from happening again.

Water heaters, furnaces and major appliances: Prevent damage to basement utilities by elevating them on a masonry base at least 12 inches above the base flood level. (Your local

building officials can tell you what that is for your community.) Or, you can relocate the utilities to a higher floor of your home or business.

Electrical systems: Electrical panel boxes, circuit breakers, wall switches and electrical outlets can be relocated at least 12 inches above the base flood elevation.

Septic backflow valves: To prevent sewage from backing up into your home or business, have a licensed plumber install a backflow valve either inside or outside the structure.

Flood drain plugs: Install a floating

floor-drain plug at the lowest point of the lowest finished floor to allow water to drain. When the floor drain-pipe backs up, the float rises and plugs the drain.

Fuel tanks: Heating fuel tanks, either inside or outside a home, should be anchored to prevent them from floating, overturning or breaking loose in a flood. Metal structural supports and fasteners should be non-corrosive and wooden supports should be pressure-treated.

Before starting any repair or rebuilding project, check with your local building officials.

Flood insurance: myths and facts

MYTH: *My standard homeowner insurance will cover me if my house is damaged or destroyed in a flood.*

FACT: Homeowner insurance does not cover flood damage. Federal flood insurance, purchased through your insurance agent or company, is the only guaranteed flood insurance available for your home.

MYTH: *Federal disaster aid, available during and after a flood, will reimburse me for losses. Therefore, I don't need to buy flood insurance for my home and belongings.*

FACT: Federal Emergency Management Agency (FEMA) disaster aid is only available during presidentially declared disasters. Federal aid is often in the form of a loan from the Small Business Administration (SBA) that you must pay back with interest. Flood insurance policies pay claims whether or not a disaster is declared.

MYTH: *I live outside the floodplain, so I don't need to buy flood insurance.*

FACT: More than 25 percent of the National Flood Insurance Program (NFIP) claims are for structures outside identified floodplains. Floods can occur anywhere. An area that is near a levee or a dam is at risk of the levee or dam breaking. People who face even moderate flood risks should get insurance, which can be purchased for as little as \$85 per year.

MYTH: *I can't buy flood insurance because my home has been flooded previously.*

FACT: If your community is participating in the NFIP, it doesn't matter that your home has been flooded before. You may still buy flood insurance.

MYTH: *If people don't want to purchase flood insurance, it's their own business. It doesn't really affect me.*

FACT: When people do not buy flood insurance, you pay more for federal and state disaster relief. Flood insurance is one of the best ways to keep disaster relief costs down for all taxpayers.

FLOOD INSURANCE

Myths & Facts

MYTH: *Flood insurance is available only for homeowners.*

FACT: Flood insurance is available to protect homes, condominiums and nonresidential buildings, including farm and commercial structures, whether in or out of the floodplain in participating communities. Contents coverage also is available, so renters can receive coverage as well.

MYTH: *If a flood is forecast in the near future, it's too late for me to purchase insurance.*

FACT: You can purchase flood insurance anytime in a participating community. However, there is a 30-day waiting period after you have applied and paid the premium before the policy is in effect. The policy will not, however, cover a loss in progress.

MYTH: *I can only buy federal flood insurance through the federal government.*

FACT: You can buy federal flood insurance through most major private insurance companies and property insurance agents.

MYTH: *The NFIP does not offer any type of coverage for basements.*

FACT: Yes it does. The NFIP defines a basement as any area of a building with a floor that is below ground level on all sides. Basement coverage under an NFIP policy includes clean-up expenses and repair or replacement of items used to service homes and buildings. Flood insurance will not cover the contents of a finished basement and basement improvements such as finished walls, floors and ceilings.

Danger: Flash Floods

Nearly half of all flash flood fatalities are automobile related.

Water weighs 62.4 lbs. per cubic foot and typically flows downstream at 6 to 12 miles an hour.

When a vehicle stalls in water, the water's momentum is transferred to the car. For each foot water rises, 500 lbs. of lateral force are applied to the car.

But the biggest factor is buoyancy. For each foot the water rises up the side of the car, the car displaces 1,500 lbs. of water. In effect, the car weighs 1,500 lbs. less for each foot the water rises.

Two feet of water will carry away most automobiles.

To help you, FEMA will....

- Provide you with access to disaster assistance.
- Provide you with an opportunity to tell your story to a responsive FEMA representative.
- Treat you with respect and caring.
- Give you clear, accurate information about available assistance and how to apply for it.
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take.
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance.
- Advise you on how to protect against future losses.
- Use your suggestions to improve our service.

Loan package is bridge to grants

Some New Castle County flood victims seeking disaster assistance may have received a FEMA check and a loan packet from the U.S. Small Business Administration (SBA). Even if you don't want a loan, do not put the packet aside.

The forms in the SBA loan packet must be completed and returned before any further assistance can be considered.

"Frequently disaster victims don't understand that a FEMA check may be just the beginning of a larger assistance package for which they may be eligible," Federal Coordinating Officer Steven Adukaitis said. "Most applicants are sent a packet of forms from SBA. Even if they do not qualify for a loan, completing the forms is essential if applicants want to be considered for additional grant programs."

When evaluating an applicant's ability to repay a loan, SBA takes into consideration not only the person's income, but also the person's outstanding obligations. If the applicant does not qualify for a loan, the case may be automatically referred to the state-administered Individual & Family Grant program, which helps people cover the costs of disaster-related needs not covered by insurance or other programs.

When you take that loan packet home, be sure you complete and mail it so that if you are eligible you will be considered for further disaster assistance.



Make *sure* disaster aid goes to those who deserve it.

FEMA Fraud Hotline
1-800-323-8603

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.



FEMA photo by Andrea Booher

The manager of the FEMA Disaster Recovery Center in Glenville answered hundreds of citizens' questions about disaster aid. Even though the center is closed, help is still available.

SBA

Questions & Answers

Q. I registered with FEMA, then received a disaster loan application from SBA. Why?

A. The U.S. Small Business Administration (SBA) is the primary source of federal funds for long-term recovery assistance for disaster victims. For disaster damage to private property owned by individuals, families and businesses which is not fully covered by insurance, the basic form of federal assistance is a low-interest disaster loan from SBA.

Q. How can I get help filling out my application for a disaster loan from SBA?

A. SBA has loan officers in every disaster field office to provide one-on-one service to disaster victims. To find out the nearest location, call the SBA toll-free number 1-800-659-2955.

Q. I did not have flood insurance. Am I eligible for an SBA disaster loan?

A. Yes. If your property is located in a high-risk flood area, you will be required to purchase flood insurance as a condition of any SBA, FEMA or other federal assistance. If you presently have an SBA loan or other federal assistance requiring you to maintain flood insurance, and if you dropped that coverage, you will not be eligible.

Q. I received a check from FEMA to pay for repairs to my home so I could live in it, but it wasn't enough to fix all the disaster damage. Can I get more help?

A. The temporary housing assistance check you received from FEMA pays for essential, immediate repairs so you can live in your house. It is not intended to cover the full costs of repairing all disaster damages. Low-interest disaster loans from the SBA are the primary source of federal assistance to pay for uninsured damages.

Q. I have some insurance coverage, but it won't be enough to pay for all the repairs. Can SBA help me?

A. Yes. SBA disaster loans cover costs to repair or replace disaster-damaged property, less any amounts received from insurance or other sources.

Q. I already have a mortgage on my home. I can't afford a disaster loan in addition to my mortgage payment. Can SBA help me?

A. In some cases, SBA can refinance your existing mortgage, often making a loan with a monthly payment which is about the same as the mortgage payment before the disaster.

Q. What happens if I cannot afford a loan?

A. If SBA determines you are unable to repay a loan, SBA will refer you to the state-run Individual and Family Grant Program. Even if you believe you cannot afford a loan, you must submit your completed loan application to SBA or you will not be considered for other forms of aid.



FEMA photo by Andrea Booher

Floodwaters leave in their wake debris that represents many dollars in lost property. Flood insurance can help lessen the loss.

Prepare now for the “next one”

Although the last thing in the world you want to contemplate at the present time is another flood, the chance that there *will* be another one is a real possibility. Now is the time to plan and prepare for that eventuality, while the present flooding is very clear in your mind. There are some things you can do beforehand to help allay the emotional and physical distress of future flooding of your home and property.

You now know what you need to get through the first few days of a disaster; you’ve learned what can be done to protect your home; and you are aware of the value of flood insurance. With these things in mind, consider the following suggestions.

Prepare your home

- If possible, elevate your home, so that floodwaters will go under it, not through it.
- Buy flood insurance, which is backed by the federal government and is available to every Delaware homeowner.
- Have a licensed plumber install a backflow valve in your sewer line, or floor drain plug, that will prevent sewage from backing up into your home.

Assemble a Flood Supply Kit

- First-aid kit and required medications
- Canned food and can opener
- At least three gallons of water per person
- Protective clothing and rain gear
- Bedding or sleeping bags
- A battery-operated radio, a flashlight and extra batteries
- Special items for infants and elderly people

Plan for your evacuation

- Listen to local radio and television stations for flooding and evacuation information.
- Pack your car. Include prescriptions and other medical supplies.
- Put clean-up and recovery supplies in a place in your home that is safe from flooding.
- Take your pets to a kennel or a friend’s home on higher ground.
- If possible, move contents of your home above the flood-protection level or to another safe place.
- Turn off all utilities — electricity, gas, propane and water.
- Follow your designated evacuation route to safe shelter.

WHEN THE CHECK ARRIVES

Some recipients of checks following Hurricane Floyd may be unclear about what they are for. A letter of explanation follows or precedes the issuance of all checks.

Checks may come from one of three sources:

- If you receive a check from the U. S. Treasury, it is from the Federal Emergency Management Agency (FEMA) for disaster housing. A housing check for repairs is intended to return the home to a safe and habitable condition. A check for temporary rental assistance is based on the fair market rates in your area to rent a place for your pre-disaster household to live. Applicants who must remain in temporary housing for a longer period than the check covers may request more assistance until their home can be re-occupied or other permanent housing arrangements can be made.
- If you receive a check from the state of Delaware, it is for the Individual and Family Grant (IFG) program, which is a state-administered program to provide funds for necessary expenses and serious needs of disaster victims that cannot be met through other forms of disaster assistance or through other means such as insurance.
- If you receive a check from the U.S. Small Business Administration (SBA), it is to fund a low-interest loan made by the SBA for home repairs, business losses or economic injury.



Recovery is published by the Federal Emergency Management Agency and the Delaware Emergency Management Agency with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs. Comments and inquiries about *Recovery* may be directed to 1-800-525-0321.

Internet/World Wide Web
<http://www.fema.gov>
 DR 1297

STEVEN ADUKAITIS
Federal Coordinating Officer

VINCE SAKOVICH
State Coordinating Officer

GEORGE HADDOW
FEMA, Director of Public Affairs

AILEEN COOPER
FEMA, Managing Editor

Disaster equals family stress



FEMA photo by Andrea Booher

These young Glenville residents managed to save some of their toys from floodwaters.

Many people do not see themselves as needing emotional help following a disaster, but in reality they may need to take steps to regain the balance they had before the trauma occurred. No one who experiences a disaster is untouched by it. The drama of Hurricane Floyd and the subsequent flooding may be over, but as people begin to repair their homes and put their lives back in order they may find the storm has taken an emotional toll as well.

Disaster-stressed persons may become fatigued or irritable. They may lose interest in activities or they may tend to

overeat. The elderly, in particular, may become confused or forgetful.

The Federal Emergency Management Agency (FEMA) offers these suggestions to relieve disaster-induced tensions:

Keep the family together: Togetherness provides mutual support for everyone. Make an effort to establish normal routines. Include children in clean-up activities.

Discuss your problems: Don't be afraid to share your anxieties with family and friends. Let others talk to you. Crying is a natural response to a disaster and a good way to release pent-up emotions.

Set a manageable schedule: Make a list and do jobs one at a time. Establish a schedule to clean up and rebuild. Try to return to your pre-flood routine as soon as possible because it provides something predictable to depend on.

Take care of yourself: Rest often and eat well. Remember that your children reflect your fears and worries. If they see you striving to adjust to the loss, they can learn from and imitate your efforts, which enables them to cope better.

Listen to what children say: Encourage them to talk or otherwise express their feelings. Teens may need to talk with other teens.

Explain the disaster factually: Children have vivid imaginations. Things they don't understand can make them afraid. When they know the facts, they may deal better with disaster. Show them through words and actions that life will return to normal.

Be understanding: Try not to scold children for things they do that might be related to the flood, such as bed-wetting, thumb sucking or clinging to you. They also are going through a tough time. Touching and holding are important. Hugs help. Try to find or replace pets or favorite toys.

There are disaster counseling services available for storm survivors experiencing emotional trauma. For information on such services, call the state's Mobile Crisis Intervention Service, 1-800-652-2929.



CLIP & Save

IMPORTANT phone numbers

■ FEDERAL AGENCIES

FEMA Registration	800-462-9029
(TTY for hearing/speech-impaired)	800-462-7585
Disaster Information Helpline	800-525-0321
(TTY for hearing/speech-impaired)	800-462-7585
FEMA Fraud Detection	800-323-8603
National Flood Insurance Program	800-720-1090
Internal Revenue Service	800-829-1040
(TTY for hearing/speech-impaired)	800-829-4059
Housing and Urban Development Hotline	800-669-9777
Social Security Administration	800-772-1213
Veterans Affairs	800-827-1000
U.S. Small Business Administration	800-359-2227

■ STATE AGENCIES

Department of Transportation	302-760-2080
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Farm Service Agency (County Offices)

Kent County	302-697-2600
New Castle County	302-378-9883
Sussex County	302-856-3990

Attorney General's Office

Consumer Protection Section	302-577-8600
Civil Division	302-577-8400

Department of Natural Resources & Environmental Control

Insurance Department	800-282-8611
Volunteer Legal Services	302-478-8680
Social Services	302-577-4505
Social Security	800-772-1213
Tax Assistance	302-577-3300
Donations Hotline	800-435-7669

■ VOLUNTARY AGENCIES

American Red Cross	302-656-6620
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